

Underwriting & Exposure Reporting

Marty Stevens, Operations Specialist

**UTAH
COUNTIES**
INDEMNITY POOL

Introduction



- Married 17 years in November
- Born, raised and currently living in Sandy
- 6 kids ages 3-14
- Jordan High Beetdigger graduate
- 14 years in insurance industry
- Hired by UCIP in August 2016
- Hobby chicken farmer
- Youth basketball and football coach



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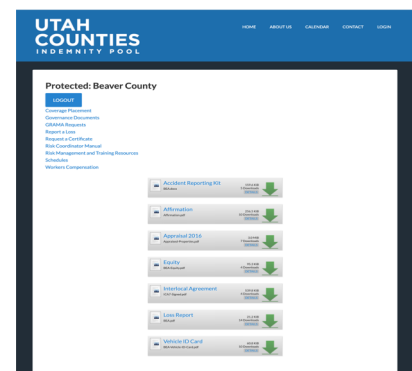
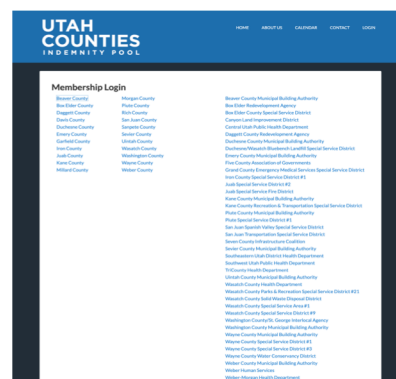
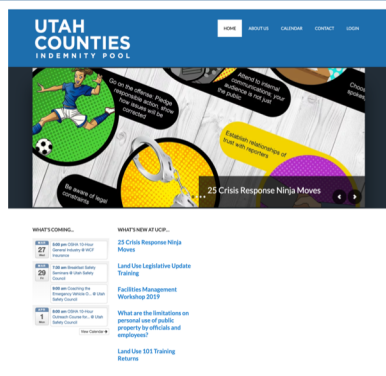
What is Risk Exposure?

- **Risk Exposure** is the measure of any potential future loss resulting from a specific activity or event. An analysis of the risk exposure often ranks risks according to their probability of occurring multiplied by the potential loss, and it might look at such things as potential liability issues, injury, property loss or damage.
- **Underwriting** involves evaluating and measuring risk exposure and determining the cost that needs to be charged to insure that risk.
- Day to day county operations.....Low risk and high risk activities?



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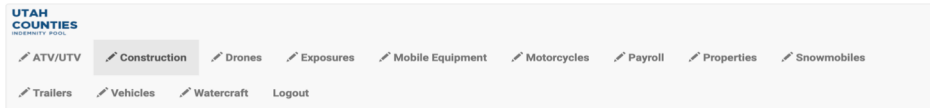
Reporting Exposures in Schedules – ucip.utah.gov



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TECHNICAL DIFFICULTIES? TRY USING A DIFFERENT BROWSER...EXPLORER, SAFARI, CHROME, FIREFOX, ETC.

Schedules Main Menu



ATV/UTV

Non-street licensed all-terrain or utility vehicle intended for off-highway or trail use only.

Construction

Includes new buildings under construction, additions or remodel projects. Building value amount will be the total anticipated cost of project upon completion.

Drones

Unmanned aircraft or aerial vehicle that is not controlled by a person from within the aircraft.

Exposures

Member exposure questionnaire requesting employee count, law enforcement, EMT and paramedic personnel, payroll, jail capacity, drones, skate and water parks and other necessary exposure information.

Mobile Equipment

Non-street licensed equipment such as earthmovers, tractors, loaders, diggers, farm machinery, forklifts, lawn mowers, generators, golf carts, Snow Cats, equipment mounted trailers, etc.

Motorcycles

Motorcycles licensed for use on public roads.

Payroll

Breakdown of member payroll totals per class code. Payroll information employs the same payroll definition and class codes used for the workers compensation rating structure.

Properties

Leased or owned properties including building, contents and property in the open values.

Snowmobiles

Motorized vehicle with runners and tracks used for snow travel. Does not include Snow Cats – please see Mobile Equipment list.

Trailers

Unpowered utility, dump, cargo or flat-bed trailers used to transport cargo. Equipment mounted trailers such as generator, pressure washer or tar pot trailers are considered Mobile Equipment.

Vehicles

Street licensed motor vehicle intended or designed for highway use including but not limited to car, truck, SUV, van, bus, semi-truck, and ambulance.

Watercraft

All watercraft 26 feet and under in length.

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Property Coverage Specifics

■ BUILDING OR STRUCTURE

-Administration, jails, courthouse, storage, outbuildings, greenhouse, restrooms, pump house, grandstands and bleachers, pavilions, barns, TV towers, Etc.

■ CONTENTS

-GENERAL CONTENTS: Office furniture, filing cabinets, office supplies, small tools, appliances, etc.

-FINE ARTS: Paintings, pictures, antiques, tapestries, sculptures, statues, etc. \$10,000 Value.

-MISC.: Floating contents not stored onsite or at a specific location.

-EDP: Computers, monitors, printers, Audio visual equipment, etc.

■ PROPERTY IN THE OPEN

-Signs, fences, lamp posts, flag poles, etc.



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FEMA Flood Zone Definitions



Definitions of FEMA Flood Zone Designations

Flood zones are geographic areas that the FEMA has defined according to varying levels of flood risk. These zones are depicted on a community's Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map. Each zone reflects the severity or type of flooding in the area.

Moderate to Low Risk Areas

In communities that participate in the NFIP, flood insurance is available to all property owners and renters in these zones:

ZONE	DESCRIPTION
B and X (shaded)	Area of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods. B Zones are also used to designate base floodplains of lesser hazards, such as areas protected by levees from 100-year flood, or shallow flooding areas with average depths of less than one foot or drainage areas less than 1 square mile.
C and X (unshaded)	Area of minimal flood hazard, usually depicted on FIRMs as above the 500-year flood level. Zone C may have ponding and local drainage problems that don't warrant a detailed study or designation as Base Floodplain. Zone X is the area determined to be outside the 500-year flood and protected by levee from 100-year flood.

High Risk Areas

In communities that participate in the NFIP, mandatory flood insurance purchase requirements apply to all of these zones:

ZONE	DESCRIPTION
A	Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Because detailed analyses are not performed for such areas, no depths or base flood elevations are shown within these zones.
AE	The base floodplain where base flood elevations are provided. AE Zones are now used on new format FIRMs instead of A1-A30 Zones.
A1-A30	These are known as numbered A Zones (e.g., A1 or A30). This is the base floodplain where the FIRM shows a BFE (odd format).
AR	Areas with a 1% annual chance of shallow flooding, usually in the form of a pond, with an average depth ranging from 1 to 3 feet. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Base flood elevations derived from detailed analyses are shown at selected intervals within these zones.
AO	River or stream flood hazard areas, and areas with a 1% or greater chance of shallow flooding each year, usually in the form of sheet flow, with an average depth ranging from 1 to 3 feet. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Average flood depths derived from detailed analyses are shown within these zones.
AR	Areas with a temporarily increased flood risk due to the building or restoration of a flood control system (such as a levee or a dam). Mandatory flood insurance purchase requirements will apply, but rates will not exceed the rates for unnumbered A zones if the structure is built or restored in compliance with Zone AR floodplain management regulations.
A99	Areas with a 1% annual chance of flooding that will be protected by a Federal flood control system where construction has reached specified legal requirements. No depths or base flood elevations are shown within these zones.



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Flood Insurance Quote (NFIP Program)

- DETERMINE FLOOD ZONE FROM PROPERTY APPRAISAL.
- ORDER FLOOD ZONE DETERMINATION (FZD) CERTIFICATE.
- IS PROPERTY BUILT PRE-FIRM OR POST-FIRM?
- IF POST-FIRM, OBTAIN ELEVATION CERTIFICATE THROUGH COUNTY RECORDS, SURVEYOR, ARCHITECT, ENGINEER. \$750-\$1,500 COST.
- SUBMIT FOR NFIP QUOTE, PAY PREMIUM AND BEGIN POLICY.



****PLEASE CALL OR EMAIL FOR ASSISTANCE WITH FLOOD INSURANCE QUOTE****

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Renewal Affirmation

- PURPOSE OF RENEWAL AFFIRMATION DOCUMENT IS TO ENSURE THAT EXPOSURE SCHEDULES ARE CURRENT AND UP TO DATE PRIOR TO BEGINNING OUR UNDERWRITING PROCESS FOR THE FOLLOWING YEAR.
- RENEWAL AFFIRMATION SENT TO RISK COORDINATOR BY MAY 1ST AND IS DUE ON JUNE 30TH.
- UPDATING CHANGES THROUGHOUT YEAR? PROCESS IN STAYING CURRENT WITH VEHICLE, MOBILE EQUIPMENT AND PROPERTY CHANGES?



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DUE ON OR BEFORE JUNE 30, 2019

Beaver County » Renewal Affirmation

On this _____ day of _____, 2019, I, Ginger McMullin, being appointed by the Beaver County Governing Board as the Member County Risk Coordinator, affirm that all member exposure information has been reviewed and updated with all appropriate Department Heads and that the information and schedules reported to the Utah Counties Indemnity Pool is complete and accurate.

DATED this _____ day of _____, 2019

Ginger McMullin
Beaver County

Before submitting your Affirmation, please check the Exposure Information that has been updated online (if applicable):

- ☐ ATV/UTV Schedule
- ☐ Construction Schedule
- ☐ Drones Schedule
- ☐ Exposure Information
- ☐ Mobile Equipment Schedule
- ☐ Motorcycles Schedule
- ☐ Payroll (estimated 2020)
- ☐ Properties Schedule
- ☐ Sewerables Schedule
- ☐ Trailers Schedule
- ☐ Vehicles Schedule
- ☐ Waterscraft Schedule

Return completed/signed AFFIRMATION to:
Utah Counties Indemnity Pool
MAIL: 1397 S Vine Street, Murray, UT 84053-8217
OR EMAIL: info@ucip.utah.gov
OR FAX: 435-636-4161
Questions: 801-387-2117

County Related Entities

Includes Special Service Districts, Special Service Areas, Emergency Medical Service Districts, Water and Sewer Districts, Fire Districts, Health Departments, and Municipal Building Authorities (MBA)

- The UCIP Board has voted to accept qualifying, county related entities for UCIP membership and coverage.
 - Coverage is now available for county related entities. As a result, county coverage WILL NOT be extended to separate, county related entities.

**HOW MANY SEPARATE, COUNTY-RELATED ENTITIES
ARE PROVIDING SERVICES IN YOUR COUNTY?**

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WASATCH COUNTY
Solid Waste
Special Service District (SSD)

